



LifeWise Health Plan of Washington
P.O. Box 327
Seattle, WA 98111

Addressee Name
Addressee Addr1, Addressee Addr2
Addressee Addr3
City, ST XXXXX-XXXX

Date

Dear <MBR first name>

Thank you for being a LifeWise Health Plan of Washington member. We value your business and your health and we're committed to making your health plan easy to use and understand.

We've been in touch with you over the last few months to explain some of the changes coming to your health plan as a result of federal healthcare reform. We want you to have the information you need so you can make decisions that support your family's physical and financial health and wellness. If you've missed any of those mailings, you can find that information and more on our website at lifewisewa.com in the Health Plan Basics section.

We'd also like to explain a decision that you need to make, which will affect your coverage and your costs for 2014. Included with this letter is some information to help you make the choice that's right for you.

Here's what you need to know:

- Your current <2013 plan> will discontinue on December 31, 2013 due to changes required by healthcare reform.
- We've included details of a new plan, <2014 plan name>, which is the closest match to your 2013 plan. If we don't hear from you, we'll automatically move you to this plan and you'll be covered starting January 1, 2014.
- If you would like to select a different plan, we have a range of new plans you can choose from. You can change plans until March 31, 2014, and are eligible to enroll in any 2014 plan. Call us and we will help you select the best plan for you and your family.
- Starting in 2014, some people may be eligible for help with the cost of their coverage. This help comes in the form of the health premium tax credit. Call us and we can help you understand if you qualify and how to access it.

- We're committed to helping you understand when you can make choices that will keep your costs down. One of the biggest ways to manage your costs is to make sure you're using an in-network doctor. Your new plan will cover doctors in our <Network Name>. Starting October 1, 2013, the find-a-doctor tool on our website can show you all the doctors, hospitals and pharmacies that are covered by our individual plans for 2014.
- If you would like to see our rate filing with the Office of the Insurance Commissioner, go to: www.insurance.wa.gov/health-rates/search.aspx

Here's what you need to do:

- Read the enclosed information carefully to see if you are satisfied with the plan we've selected for you and your family. If you're happy with this plan, do nothing – your new plan will start to cover you on January 1, 2014.
- If you want more information about other plans you can choose from, help with costs, or anything else related to healthcare reform, call us at <Direct sales Phone Number>. Make sure you get in touch before March 31, 2014. After that you won't be able to make any changes to your plan or pick a new plan until October 1, 2014.
- You can also call your Producer, <Agent NM> to discuss your options.

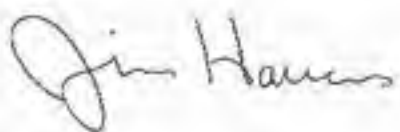
What about dental benefits?

If you have dental coverage today, the adults on your plan will be moved to a new dental plan in 2014. Children under age 19 will be covered as part of your new medical plan. If you're interested in adding adult dental coverage, or have questions, call us at <Direct sales Phone Number> to discuss your options.

We know there are a lot of changes coming your way, but you can rely on our team of experts to help you find the right choice for you and your family.

We got this!

Sincerely,



Jim Havens
Vice President, LifeWise Health Plan of Washington

